

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

CARABALLO TORRES, ALEX J.

582-45-3280

Debtor(s)

CASE NO. 99-01440 SEK

Chapter 13

FILED & ENTERED ON 7/22/2003


DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.  
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,  
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 22 day of July, 2003.

BY THE COURT

  
Sara E. De Jesus  
U.S. Bankruptcy Judge

cc: All creditors

SEE SECOND PAGE OF THIS ORDER FOR IMPORTANT INFORMATION.

1 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

2 This court order grants a discharge to the person named as the debtor  
3 after the debtor has completed all payments under the chapter 13 plan. It is  
not a dismissal of the case.

4 Collection of Discharged Debts Prohibited

5 The discharge prohibits any attempt to collect from the debtor a debt  
6 that has been discharged. For example, a creditor is not permitted to contact  
a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to  
7 attach wages or other property, or to take any other action to collect a  
discharged debt from the debtor. *[In a case involving community property:]*  
8 *[There are also special rules that protect certain community property owned by*  
the debtor's spouse, even if that spouse did not file a bankruptcy case.] A  
9 creditor who violates this order can be required to pay any damages and  
attorney's fees to the debtor.

10 However, a creditor may have the right to enforce a valid lien, such as  
11 a mortgage or security interest, against the debtor's property after the  
bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.  
12 Also, a debtor may voluntarily pay any debt that has been discharged.

13 Debts That are Discharged

14 The chapter 13 discharge order eliminates a debtor's legal obligation to pay a  
15 debt that is discharged. Most, but not all, types of debts are discharged if  
the debt is provided for by the chapter 13 plan or is disallowed by the court  
pursuant to section 502 of the Bankruptcy Code.

16 Debts that are Not Discharged.

17 Some of the common types of debts which are not discharged in a chapter 13  
18 bankruptcy case are:

- 19 a. Debts that are in the nature of alimony, maintenance, or support;
- 20 b. Debts for most student loans;
- 21 c. Debts for most fines, penalties, forfeitures, or criminal restitution  
obligations;
- 22 d. Debts for personal injuries or death caused by the debtor's operation  
of a motor vehicle while intoxicated;
- 23 e. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and  
on which the last payment is due after the date on which the final  
24 payment under the plan was due; and
- 25 f. Debts for certain consumer purchases made after the bankruptcy case was  
filed if prior approval by the trustee of the debtor's incurring the  
26 debt was practicable but was not obtained.

27 This information is only a general summary of the bankruptcy discharge.  
28 There are exceptions to these general rules. Because the law is  
29 complicated, you may want to consult an attorney to determine the exact  
30 effect of the discharge in this case.  
31  
32  
33

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 99-01440SEK

User: DRB  
Form ID: I02

Page 1 of 1  
Total Served: 20

Date Rcvd: Jul 22, 2003

The following entities were served by first class mail on Jul 24, 2003.

D +CARABALLO TORRES, ALEX J., URB VILLA ESPERANZA CALLE 6 #110, PONCE,PR 00716-4029  
DA JULIO RIVERA TORO, BOX 5090, PONCE,PR 00731  
+CAMARA DE COMERCIANTES MAYORISTAS (, PO BOX 195337 HATO REY STA, SAN JUAN,PR 00919  
+DEPARTAMENTO DE HACIENDA (HACIENDA), PO BOX 9024140 OFICINA 424-B, SAN JUAN,PR 00902  
STATE INSURANCE FUND (SIF), PO BOX 365028, SAN JUAN,PR 00936-5028  
DEPT JUSTICE-FEDERAL LITIGATION (JU, PO BOX 9020192, SAN JUAN,PR 00902-0192  
AUTORIDAD ENERGIA ELECTRICA (AEE), PO BOX 4267, SAN JUAN,PR 00936  
PR DEPARTMENT OF LABOR (LABOR2), PRUDENCIO RIVERA MARTINEZ BLDG,  
505 MUNOZ RIVERA AVENUE 12 FLOOR, SAN JUAN,PR 00918  
US TRUSTEE (UST), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN,PR 00901-1922  
1 ISLAND FINANCE PUERTO RICO, INC., BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN,PR 00919-5369  
2 HMPR INC DBA MUEBLERIAS BERRIOS, PO BOX 674, CIDRA,PR 00739  
3 COMMOLOCO, INC., LUIS FRED SALGADO ESQ, PO BOX 363769, SAN JUAN,PR 00936-3769  
4 RELIABLE FINANCIAL SERVICES, INC., PO BOX 195369, SAN JUAN,PR 00919-5369  
5 MONEY EXPRESS, PO BOX 11867, SAN JUAN,PR 00910  
6 POPULAR FINANCE, INC., PO BOX 336090, PONCE,PR 00733  
7 RELIABLE FINANCIAL SERVICES, CARLOS E PEREZ PASTRANA ESQ, PO BOX 21382, SAN JUAN,PR 00928-1382  
8 MONEY EXPRESS, PO BOX 9146, SAN JUAN,PR 00908-0146  
9 MUEBLERIAS BERRIOS, PO BOX 674, CIDRA,PR 00739  
10 +MAX RECOVERY INC, PO BOX 10228, NEWARK,NJ 07108

The following entities were served by electronic transmission on Jul 22, 2003 and receipt of the transmission was confirmed on:

T E-mail: enotice@chl3sju.com Jul 22 2003 21:14:45 ALEJANDRO OLIVERAS RIVERA, PO BOX 9024062,  
SAN JUAN,PR 00902-4062

TOTAL: 1

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NONE.

TOTAL: 0

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USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Jul 24, 2003

Signature:

